

No. 6/42/DASP

Jakarta, October 7, 2004

CIRCULAR LETTER

To

ALL COMMERCIAL BANKS

IN INDONESIA

Subject: Recording Facility for Clearing Result Data

Bank Indonesia Regulation Number 1/3/PBI/1999 Concerning Local Clearing and Final Settlement of Inter Bank Payment Transactions on Local Clearing Result (State Gazette of the Republic of Indonesia Year 1999 Number 139, Supplement to State Gazette of the Republic of Indonesia Number 3873) as lastly amended by Bank Indonesia Regulation Number 2/14/PBI/2000 concerning Second Amendment to Bank Indonesia Regulation Number 1/3/PBI/1999 concerning Local Clearing and Final Settlement of Inter Bank Payment Transactions on Local Clearing Result (State Gazette of the Republic of Indonesia of 2000 Number 88) among others stipulates that Organizer is required to provide facility for the organization of Local Clearing.

In relation to the aforementioned, in the framework of providing the facility for the organization of Local Clearing in order to increase service for Participants in terms of providing Clearing result data, Bank Indonesia provides recording facility for Clearing result data in the form of *compact discs* to complete the existing facility for the provision of Clearing result data. With regard to this matter, it is necessary to stipulate the implementing provisions in the following Circular Letter of Bank Indonesia.

## I. GENERAL TERMS

In this Circular Letter, referred to as:

1. Recording Facility for Clearing Result Data in the form of *Compact Discs*, hereinafter referred to as Clearing CD Facility is a facility in the form of information on inward clearing Document Data and Document Image in the form of electronic data recorded on a *compact disc* and provided by Organizer for Users on a daily basis;
2. Clearing CD is a saving media for Document data and Document image provided by Organizer.
3. Document (Warkat) Data is an electronic record of *Magnetic Ink Character Recognition (MICR) code line* data (numeric) on the *clear band* of inward clearing documents .
4. Document Image is an electronic record of the image of inward clearing documents.
5. Organizer is Bank Indonesia as the organizer of automated or electronic Local Clearing and provides Clearing CD Facility.
6. User is Direct Participant in the automated or electronic Local Clearing registered as participant in use of the Clearing CD Facility.
7. Permanent User is User who uses the Clearing *CD* Facility routinely everyday.
8. Non-Permanent User is User who uses the Clearing *CD* Facility incidentally.
9. Access Diskette is the diskette containing *CD key* application used as security key for User to access the Clearing CD.

## II. USER REQUIREMENTS, STATUS AND PROCEDURES TO BECOME USER

### A. User Requirements

Direct Participants in Automated or Electronic Local Clearing may become Users of Clearing CD Facility.

### B. User Status

User Status in using the Clearing CD Facility are categorized into:

1. Permanent User;
2. Non-Permanent User.

### C. Procedures to become User

1. Prospective User must submit a written application to Organizer to become Permanent User or Non-Permanent User by enclosing:
  - a. Membership Application Form in Use of Clearing CD Facility as demonstrated in Appendix 1 that has been completely filled in.
  - b. 2 (two) 3.5" (90 mm) blank diskettes to be used as Access Diskettes.
2. Submission of the application as referred to in point 1 is subject to the following provisions:
  - a. Prospective Users who are Participants in Local Clearing in Jakarta Local Clearing Area must address application to:  
  
Bank Indonesia  
  
Attn. Bagian Kliring Jakarta  
  
Jl. MH Thamrin No.2, Jakarta.
  - b. Prospective Users who are Participants in Local Clearing in Clearing Areas of Bank Indonesia Regional Offices must address

application to the relevant Bank Indonesia Office for the concerned area.

3. Organizer shall notify prospective Users in writing with regard to the decision of either approving or rejecting the application to become User by no later than 5 (five) business days since the application as referred to in point 1 has been completely received.
4. In the event that Organizer approves the application to become User, the written notification as referred to in point 3, among others, shall consist of the following:
  - a. Approval to become Permanent User or Non-Permanent User;
  - b. Effective date of becoming User;
  - c. Notification as to the date for the pick-up of Access Diskette and Access Diskette User Manual.

The effective date to become User as referred to in letter b must be stipulated by no later than 5 (five) business days as of the date of the approval letter.

5. The pick-up of Access Diskette and Access Diskette User Manual as referred to in point 4 letter c may only be made by Head of Bank's office. In the event that Head of Bank's office is not available, the pick-up of the Access Diskette and the user manual may be made by an official appointed by Head of Bank's office based on a Power of Attorney (Surat Kuasa).
6. Approval to become User as referred to in point 4 letter a shall be valid insofar the User remains registered as Direct Participant in the

Automated or Electronic Local Clearing, unless the User submits an application to quit as User.

7. In the event that Organizer does not approve the application to become User, the reason for the rejection of the application must be stated in the written notification as referred to in point 3.

### III. CHANGE IN STATUS

1. In the event that User is going to change status, User is required to submit a written notification to Organizer.
2. The written notification as referred to in point 1 must be addressed to Organizer with the address as referred to in point II.C.2.a or point II.C.2.b.
3. Organizer shall respond in writing to the notification as referred to in point 1 to User by stating the effective date of the change of User status.
4. The response as referred to in point 3 shall be provided to User by no later than 5 (five) business days after the receipt of the notification letter as referred to in point 1 by Organizer.

### IV. TERMINATION AS USER

1. Permanent Users or Non-Permanent Users may quit their Clearing CD Facility user status by submitting a written notification to Organizer with the address as referred to in point II.C.2.a. or point II.C.2.b.
2. Organizer shall respond in writing to the notification as referred to in point 1 to User by stating the following:
  - a. effective date of the termination as User; and
  - b. fees for using Clearing CD Facility that have not been paid until the effective date of the termination.

3. The response as referred to in point 2 shall be submitted to User by no later than 5 (five) business days after the receipt of the notification as referred to in point 1 by Organizer.

#### V. FEES FOR USING CLEARING FACILITY CD

User is subject to a fee for using Clearing Facility CD, the amount of which shall be stipulated in a Circular Letter of Bank Indonesia regarding Clearing fees.

#### VI. NATURE AND DIFFERENCE OF DATA

Document Data and Document Image contained in Clearing CD shall act as supporting data and shall not be the basis for book calculation on Clearing result. In the event that there are differences between data stated in the inward clearing Document List/Electronic Financial Data received from Organizer (report code 1201) and Document Data contained in Clearing CD Facility, the correct data shall be the ones stated in the printed report with report code 1201 received from Organizer.

#### VII. PROVISION OF CLEARING CD

1. Organizer provides the Clearing CD every business day which contains Document Data and Document Image of inward clearing of the same day.
2. Organizer provides Clearing CD re-recording facility for inward clearing Document Data and Document Image for a maximum of 1 (one) year as of the date of the processing of the Document in Clearing.
3. Request for Clearing CD by Non-Permanent User or request for re-recording of Clearing CD shall be submitted in writing to Organizer with the address as referred to in point II.C.2.a or point II.C.2.b during office hours of the Organizer by using the form as illustrated in Appendix 2 and Appendix 3.
4. Organizer shall distribute Clearing CD to User in accordance with a predetermined schedule by way of an Announcement by respective Organizer.

5. Organizer provides Clearing CD re-recording facility for previous Clearing result data which may be obtained by User based on a written request addressed to Organizer with the address as referred to in point II.C.2.a or point II.C.2.b.
6. Each of Clearing CD may only contain Document Data and Document Image information of 1 (one) business day.

#### VIII. SYSTEM DISTURBANCES

In the event that the Clearing Facility CD is dysfunctional due to a Clearing system disturbance and or a Clearing CD system disturbance, Organizer shall notify such disturbance in writing to User via the Long Distance Clearing System Information (SIKJJ) facility or any other means determined by Organizer.

#### IX. OTHERS

Organizer shall not be held responsible for any risks arising due to abuse of Clearing CD by User or by any other parties due to mistakes made by User.

#### X. CLOSING

Provisions of this Circular Letter shall be effective as of 7 October 2004.

For the public to be informed, it is ordered that this Circular Letter be promulgated in the State Gazette of the Republic of Indonesia.

Kindly be informed.

BANK INDONESIA,

MOHAMAD ISHAK  
DIRECTOR OF ACCOUNTING  
AND PAYMENT SYSTEM

Appendix to Circular Letter No. 6/42/DASP dated October 7, 2004

Appendix-1  
Sample Membership Form for  
Use of Clearing CD Facility

USE OF CLEARING CD FACILITY  
MEMBERSHIP FORM

1. Name of Bank : .....
2. Participant usercode : .....
3. Address : .....  
.....
- Phone No. : .....
- Fax No. : .....
4. Membership Status : ☐ Permanent User ☐ Non-Permanent User
5. *Contact Person*
- a. Name : .....
- b. Position : .....
- c. Phone No. : .....
- d. Fax No. : .....
- e. Email : .....

(city), (date, month, year)

PT. Bank .....

(.....)

signature, clear name and Bank's stamp



Appendix to Circular Letter No. 6/42/DASP dated 7 Oktober 2004

Appendix-2  
Sample Request Letter for Recording of  
Clearing Result Data for Non-Permanent Users

To (city), (date, month, year)

.....

.....

Re : Request for Recording of Clearing Result Data

In regards to our membership as a Non-Permanent User for the Recording Facility of Clearing Result Data, we hereby request for a recording of Retail/Large Nominal\*)

Clearing Result Data dated .....on :

1. Name of Bank : .....
2. Participant usercode : .....

Thank you for your attention.

Bank's official

(.....)

signature, clear name and Bank's stamp

\*) delete as applicable

Appendix to Circular Letter No. 6/42/ DASP dated 7 October 2004

Appendix-3  
Sample Request for Re-recording of  
Clearing Result Data

To (city), (date, month, year)

.....

.....

Re : Request for Re-recording of Clearing Result Data

We hereby request for a re-recording of Retail/Large Nominal\*) Clearing Result  
Data dated ..... on :

1. Name of Bank : .....
2. Participant Usercode : .....
3. Reason of Request : .....  
.....

Thank you for your attention.

Bank's official

(.....)

signature, clear name and Bank's stamp

\*) delete as applicable